

## I. REMARKS

The Examiner is requested to reconsider the application, including the remarks set forth below.

The Examiner has rejected claims 1, and 7-20 pursuant to 35 U.S.C. Sec. 112. The Examiner contends at page 2, Para. 3, that (a) Claim 1 is indefinite because "the second web site doesn't... perform further processing, using the encrypted identifier." The contention is respectfully traversed. The claim requires implementing ... using the encrypted identifier data from the second web site. The Examiner's attention is drawn to the specification which discusses an illustrative embodiment wherein the encrypted identifier data from the second web site is used in the implementing. The PTO burden for denying a patent based on Sec. 112 has not been satisfied.

The Examiner has rejected claims 19 and 20 pursuant to 35 U.S.C. Sec. 112. The Examiner contends at page 2, Para. 3, that (b) claims 19-20 are indefinite because "encrypting some of the data with private key to private key encryption" is not clear as to what cryptographic method is being used. The contention is respectfully traversed, though respectfully, Applicant is not certain what the Examiner believes is indefinite. Private key to private key encryption has not been shown to be unclear, and thus the PTO has not established that the claim is indefinite.

The Examiner has rejected claims 1-7, 15, 16, and 18-21 pursuant to 35 U.S.C. Sec. 102. The Examiner contends that all claim requirements anticipated by U.S. Patent No. 5,961,593 (Gabber).

In response the rejection is respectfully traversed. The Examiner contends that Gabber discloses "providing a web site having identifier data" (in combination with) "encrypting the identifier data..." Gabber does not teach a web site having identifier data that is encrypted. Gabber appears to instead teach user data that is encrypted. Providing user data is not the

- same as providing a web site having identifier data (in combination with) encrypting the identifier data... Anticipation has not been shown.

As to claim 2, the Gabber does not teach the step of reconciling a payment for the purchase invisibly to the purchaser by using the payment data communicated by the browser... See discussion below regarding claim 3. Further, the Examiner contends that this is shown in various locations in Gabber, but nothing speaks of the claimed payment data communicated by the browser. Statutory anticipation has not been shown.

With regard to claim 3, it appears that a proper rejection has not been made because a prior teaching of Applicant's claimed the method step has not been alleged. See Office Action Para. 5.) Nonetheless, claim 3 requires triggering communication of real-time payment... without customer intervention while Gabber teaches the alleged customer intervening to a considerable and visible degree. Applicant respectfully cannot understand the rejection, and if the rejection is maintained, an explanation is requested as to how the claimed triggering could be carried out in Gabber without customer intervention. Sec. 132 requires "the reasons for such rejection... together with such information as may be useful in judging the propriety of continuing prosecution...."

As a proper rejection of the independent claims has not been made out, and thus a proper rejection of the dependent claims has not been made out either, whether the rejection is grounded in Sec. 102 or 103. Applicant has not been able to understand the rejections and requests, with respect, detail sufficient to comply with Sec. 132. The Examiner is invited to contact the undersigned if it might help advance prosecution.

In sum, it is respectfully submitted that the rejections are improper; the claims have not been shown to be indefinite, and anticipation / obviousness has not been shown over the cited art. If the rejection is maintained, an interview is respectfully requested.

The application is believed to be in condition for allowance, and favorable action

is requested. If allowance is not granted, or if prosecution of this case can be in any way advanced, the Applicant respectfully requests an interview.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed, this shall be deemed a petition therefore. Please direct all communication to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'P. K. Trzyna', written over a horizontal line.

Peter K. Trzyna  
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